

IN THE CLAIMS:

Claims 1 through 17 have been amended herein. All of the pending claims 1 through 20 are presented below. This listing of claims will replace all prior versions and listings of claims in the application. Please enter these claims as amended.

Listing of the Claims:

1. (Currently amended) ~~An insurance policy covering at least some financial consequences of the untimely ending of a contractual relationship between two or more natural persons, which contractual relationship governs~~ The method according to claim 12, wherein the natural persons ~~way of~~ are living together.

2. (Currently amended) The ~~insurance policy of~~ method according to claim 1, wherein said ~~contractual relationship is a marital contract~~ natural persons are legally married.

3. (Currently amended) The ~~insurance policy of~~ method according to claim 2, wherein said untimely ending comprises a divorce between the natural persons.

4. (Currently amended) The ~~insurance policy of~~ method according to claim 1, wherein said insurance ~~policy~~ program combines ~~said~~ some financial consequences of the untimely ending of a contractual relationship between natural persons with other financial risks ~~such as the passing away of one of the contractual partners~~ two or more natural persons.

5. (Currently amended) The ~~insurance policy of~~ method according to claim 1, wherein said ~~policy~~ insurance program is part of another contract, ~~such as an employment contract or a prenuptial contract.~~

6. (Currently amended) The ~~insurance policy of~~ method according to claim 1, further comprising a clause providing as part of the insurance program a payment to the two or more natural persons at an end date of the policy insurance coverage in the event the contractual relationship between the two or more natural persons does not end untimely.

7. (Currently amended) The ~~insurance policy of~~ method according to claim 6, wherein said payment is dependent on investment of ~~installments~~ the periodic amounts paid on behalf of said natural persons for said insurance policy.

8. (Currently amended) The ~~insurance policy of~~ method according to claim + 12, ~~requiring periodical installments~~ wherein the prospective participant is one of the two or more natural persons.

9. (Currently amended) The ~~insurance policy of claim 1, comprising a clause for A~~ method of doing business comprising:
determining a periodic amount to be charged a prospective participant for insurance covering at
least some financial consequences of the untimely ending of a contractual relationship
between two or more natural persons;
charging that periodic amount in an insurance program over a period of time; and
administering the insurance program,
wherein the insurance program requires a minimum duration of the ~~subject contractual~~
~~relationship~~ charges of the periodic amount before any coverage is obtained, said minimum
duration comprising three years.

10. (Currently amended) The ~~insurance policy of~~ method according to claim + 12, ~~further comprising a clause~~ limiting coverage for a certain time interval after the initiation of said contractual relationship.

11. (Currently amended) The ~~insurance policy of~~ method according to claim + 12, ~~which is taken by~~ wherein the charges for the periodic payments are paid by an entity not being a party to one of the two or more natural persons in said contractual relationship.

12. (Currently amended) A method of doing business comprising:
determining a periodic amount to be charged a prospective participant for ~~divorce~~ insurance
covering at least some financial consequences of the untimely ending of a contractual
relationship between two or more natural persons;
charging that periodic amount ~~to a participant~~ in an insurance program over a period of time; and
administering the insurance program,
wherein the charges for the periodic payment start either at or before the beginning of the
contractual relationship between the two or more natural persons.

13. (Currently amended) The method according to claim 12 wherein the periodic
amount to be charged a prospective participant is based, in part, on the prospective participant's
age and the prospective participant's partner's age.

14. (Currently amended) The method according to claim 12 wherein the periodic
amount to be charged is based, in part, on the prospective participant's projected earnings.

15. (Currently amended) The method according to claim 12 wherein the periodic
amount to be charged is based, in part, on the prospective participant's partner's projected
earnings.

16. (Currently amended) The method according to claim 12 wherein the periodic
amount charged ~~a participant~~ one of the two or more natural persons is changed in view of
changed circumstances in ~~the participant's~~ that natural person's life.

17. (Currently amended) The method according to claim 16 wherein the changed
circumstances are selected from the group consisting of inflation, deflation, educational
achievement of ~~the participant or the participant's partner~~ of one or more of the natural persons,
birth of a child, death of a child, disability of ~~a participant~~ of one or more of the natural persons,
~~disability of a partner,~~ return on investment of investments made with the periodic amounts, and
any combination thereof.

18. (Original) The method according to claim 12 wherein the periodic amount is a monthly amount.

19. (Original) The method according to claim 12 wherein administering the program involves investing at least a portion of the periodic amount.

20. (Original) The method according to claim 12 further comprising means to prevent fraud.